

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael Steven Frantz  
Ashley Marie Frantz  
Debtors

Case No. 13-02372-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: KADavis  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 26

Date Rcvd: Jul 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2018.

db/jdb +Michael Steven Frantz, Ashley Marie Frantz, 82 Schofield Drive,  
East Berlin, PA 17316-9337  
aty Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066  
cr +PNC Mortgage, as Servicer, 3232 Newmark Dr, Miamisburg, OH 45342-5433  
4311736 +Commercial Acceptance Company, PO Box 3268, Shiremanstown, PA 17011-3268  
4311732 +Frantz Ashley Marie, 82 Schofield Drive, East Berlin, PA 17316-9337  
4311731 +Frantz Michael Steven, 82 Schofield Drive, East Berlin, PA 17316-9337  
4311737 +GMAC Mortgage, PO Box 1330, Waterloo, IA 50704-1330  
4311739 +Hofmeister Breza & Leavers, Executive Plaza III, 11350 McCormick Rd Ste 1300,  
Hunt Valley, MD 21031-1002  
4311740 +JAMD Investments LLC, C/O Michael S. Frantz Member, 6 Ewell Drive,  
East Berlin, PA 17316-9306  
4311733 +James P Sheppard Esquire, 2201 North Second Street, Harrisburg, PA 17110-1007  
4321410 +PNC MORTGAGE, NA, 3232 NEWMARK DR, MIAMISBURG, OH 45342-5433  
4311742 +PNC Mortgage, PO Box 3110, Dayton, OH 45401-3110  
4339226 +Slavie Federal Savings Bank, c/o Craig B Leavers Esq, 11350 McCormick Rd Ste 1300,  
Hunt Valley, MD 21031-1002  
4311745 +Wellspan Health, Payment Processing, PO Box 450, Newmanstown, PA 17073-0450  
4311746 +York Hospital, PO Box 15124, York, PA 17405-7124

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: vlazo@dyckoneal.com Jul 25 2018 19:07:21 Republic Credit One, L.P.,  
6060 North Central Expressway, Suite 200, Dallas, TX 75206-5355  
4311734 +Fax: 800-813-8164 Jul 25 2018 19:06:28 21st Mortgage, PO Box 477,  
Knoxville, TN 37901-0477  
4347584 EDI: AIS.COM Jul 25 2018 22:58:00 American InfoSource LP as agent for, WellSpan Health,  
as assignee of YORK HOSPITAL, PO Box 248838, Oklahoma City, OK 73124-8838  
4329296 +E-mail/Text: bncmail@w-legal.com Jul 25 2018 19:07:13 CERASTES, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4311735 +EDI: CITICORP.COM Jul 25 2018 22:58:00 Citi, PO Box 6500, Sioux Falls, SD 57117-6500  
4313159 EDI: DISCOVER.COM Jul 25 2018 22:58:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
4311738 +E-mail/Text: julie.baughner@pinnaclehealth.org Jul 25 2018 19:06:17 Hanover Hospital,  
300 Highland Avenue, Hanover, PA 17331-2203  
4311741 +E-mail/Text: unger@members1st.org Jul 25 2018 19:07:25 Members 1st Credit Union,  
5000 Louise Drive, PO Box 40, Mechanicsburg, PA 17055-0040  
4703869 EDI: RECOVERYCORP.COM Jul 25 2018 22:58:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4612940 +E-mail/Text: vlazo@dyckoneal.com Jul 25 2018 19:07:21 Republic Credit One, L.P.,  
6060 N Central Expressway, Suite 200, Dallas, TX 75206-5355  
4311744 EDI: URSI.COM Jul 25 2018 22:58:00 United Recovery Systems, LP, PO Box 722929,  
Houston, TX 77272-2929

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4612941\* +Republic Credit One, L.P., 6060 N Central Expressway, Suite 200, Dallas, TX 75206-5355  
4311743 ##+Slavie Federal Savings Bank, 1614 Churchville Road, Bel Air, MD 21015-2051

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 27, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
James P Sheppard on behalf of Debtor 1 Michael Steven Frantz jamespsheppard@comcast.net,  
dabsheppardlaw@comcast.net;G22576@notify.cincompass.com  
James P Sheppard on behalf of Debtor 2 Ashley Marie Frantz jamespsheppard@comcast.net,  
dabsheppardlaw@comcast.net;G22576@notify.cincompass.com  
Joshua I Goldman on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Recovery Management Systems Corporation claims@recoverycorp.com  
Thomas I Puleo on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1                    **Michael Steven Frantz**  
First Name    Middle Name    Last Name  
Debtor 2                    **Ashley Marie Frantz**  
(Spouse, if filing)    First Name    Middle Name    Last Name  
United States Bankruptcy Court    **Middle District of Pennsylvania**  
Case number:    **1:13-bk-02372-RNO**

Social Security number or ITIN    **xxx-xx-4071**  
EIN    --  
Social Security number or ITIN    **xxx-xx-6689**  
EIN    --

**Order of Discharge**

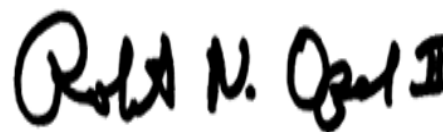
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Steven Frantz  
aka Michael S. Frantz

Ashley Marie Frantz  
aka Ashley M. Frantz

By the  
court:



Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: KADavis, Deputy Clerk

July 25, 2018

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**